

PREPARED BY:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

A&E #12-00312-1

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

PNC Mortgage/GOODMAN

INDEXING INSTRUCTIONS:

Lot 48, Section B, Kaitlyn Ridge, in Section 4, T2S, R9W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 11th day of September, 2002, Stanley L. Goodman, executed a Deed of Trust to Ashley Roach, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1565 at Page 404 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS

AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 15th day of

February, 2012.

PNC Bank, N.A. sbm National City Bank, sbm National City Mortgage Co., fka NCMC NewCo, Inc., successor in interest to National City Mortgage Co.

BY: Barbara Wacker Barbara Wacker

ITS: Authorized Signer

STATE OF Ohio

COUNTY OF Montgomery

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Barbara Wacker, who acknowledged to me that She is Authorized Signer for PNC Bank, N.A. sbm National City Bank, sbm National City Mortgage Co., fka NCMC NewCo, Inc., successor in interest to National City Mortgage Co., and acknowledged to me that She signed and delivered the above and foregoing Substitution of Trustee on behalf of PNC Bank, N.A. sbm National City Bank, sbm National City Mortgage Co., fka NCMC NewCo, Inc., successor in interest to National City Mortgage Co. after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 15th day of February, 2012.



Shaynea L. Mester
NOTARY PUBLIC

SHAYNEA L. MESTER, Notary Public
In and for the State of Ohio
My Commission Expires June 29, 2016

MY COMMISSION EXPIRES:

06-29-16